

Business Banking

SCHEDULE OF FEES AND CHARGES

Effective 4/24/26



BUSINESS BANKING

CHECKING, SAVINGS, ACCOUNT ANALYSIS,
SAFE DEPOSIT BOXES AND MISCELLANEOUS FEES

 **WESTAMERICA BANK**
Your Community Banker™

None of the accounts in this document are intended for personal, family or household purposes.

Refer to our **Deposit Agreement and Disclosure** and our **Savings and Investments** rate sheet for additional terms, conditions and fees that apply to your account.

Fees are subject to change. Visit your local branch, contact us at 1-800-848-1088 or visit westamerica.com for our current fee schedule.

REGULAR CHECKING

For businesses and government entities.

Minimum Opening Deposit: \$200.00

Service Charge: \$15.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:

A monthly service charge is imposed if the balance in the account falls below \$4,000 any day of the service charge period and the average daily balance for the service charge period falls below \$7,000. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Transaction Fees:

A fee of \$0.20 per transaction is imposed for each posted transaction exceeding 100 in a service charge period. Transactions include checks and in-branch withdrawals, deposits and credits, deposited items and ACH debits and credits.

POS Fee:

A flat fee of \$2.00 is imposed each service charge period if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

INTEREST CHECKING

For sole proprietors, non-profits and government entities.

This is an interest bearing account.

Minimum Opening Deposit: \$200.00

Service Charge: \$16.00 per month

Minimum Balance Required To Avoid Monthly Service Charge:

A monthly service charge is imposed if the balance in the account falls below \$5,000 any day of the service charge period and the average daily balance for the service charge period falls below \$10,000. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Transaction Fees:

A fee of \$0.20 per transaction is imposed for each posted transaction exceeding 100 in a service charge period. Transactions include checks and in-branch withdrawals, deposits and credits, deposited items and ACH debits and credits.

POS Fee:

A flat fee of \$2.00 is imposed each service charge period if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

SELECT CHECKING

For sole proprietors.

Minimum Opening Deposit: \$200.00

Transaction Fees:

A fee of \$1.50 is imposed for each deposit posted after 10 deposits per service charge period and a fee of \$0.40 is imposed per posted check for each check after 25 per service charge period. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Minimum ATM or ATM/Debit Card Purchase Transactions Not Met Fee:

The account must have a minimum of five (5) ATM or Debit Card purchase transactions post per statement cycle. A qualifying ATM or Debit Card purchase transaction is a signature or PIN-based transaction and must involve a purchase (for example, does not include cash withdrawals, deposits, inquiries or other transfers). A fee of \$4.00 is imposed every statement cycle the account does not have the minimum required purchase transactions. Business Debit Cards require an approved application.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

BUSINESS STAR

For businesses.

Interest bearing accounts are available to eligible entities.

Minimum Opening Deposit: \$200.00

Maintenance Charge: \$22.00 per month

Minimum Balance Required to Avoid Monthly Maintenance Charge:

A monthly maintenance charge is imposed each month the average balance for the month falls below \$10,000 in an eligible checking or \$30,000 in a combination of up to five (5) eligible checking and savings accounts. CD balances are not eligible. Charges for account activity may apply even if the balance requirement is met.

Activity Credit:

Eligible fees and charges may be offset by an activity credit based on balances. See the Business Star Brochure for more information on features and benefits of this product.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

ACCOUNT ANALYSIS

For businesses and government entities.

Interest bearing accounts are available to eligible entities. Interest paid will reduce earnings credit.

Minimum Opening Deposit: \$200.00

Account Maintenance Charge: \$22.00 per month

Earnings Credit:

Eligible fees and charges may be offset by an earnings credit based on collected account balances. See the Account Analysis Disclosure for more information on the features and benefits of this product.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

ATTORNEY CLIENT TRUST ACCOUNT

A pooled trust account established under the State Bar of California's Interest on Lawyers' Trust Accounts (IOLTA) program.

This is an interest bearing account. Interest is paid to the State Bar of California's Legal Services Trust Fund Program (LSTFP).

Minimum Opening Deposit: \$200.00

Service Charge: This account has no monthly service charge.

Electronic statement (eStatement) delivery is required.

REGULAR SAVINGS

This is an interest bearing account.

Minimum Opening Deposit: \$100.00

Service Charge: \$5.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:

A monthly service charge is imposed each month the average daily balance falls below \$500.

Excessive Withdrawal Fee:

A fee of \$5 is imposed for each posted debit that exceeds three (3) per month. Debits include withdrawals, transfers, and ACH debits.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each quarter the account is not enrolled in eStatements.

MONEY MARKET SAVINGS

This is an interest bearing account.

Minimum Opening Deposit: \$1,000.00

Service Charge: \$10.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:

A monthly service charge is imposed if the balance in the account falls below \$2,500 any day of the service charge period. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Excessive Withdrawal Fee:

A fee of \$15 is imposed for each posted debit that exceeds six (6) per service charge period. Debits include checks, withdrawals, transfers, ACH debits and ATM or Debit Card payments and purchases.

POS Fee:

A flat fee of \$2.00 is imposed each service charge period if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

INTEREST BEARING ACCOUNTS

Daily Balance Method:

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Variable Rate Accounts:

The interest rate and annual percentage yield on your account are disclosed on the Savings and Investments rate sheet. Your interest rate and annual percentage yield may be as low as 0.00%. At our discretion, we may change the interest rate on your account at any time and without notice. As this is a tiered rate account, the applicable rate tier will apply to the entire daily balance in your account.

Accrual, Compounding, and Crediting:

Interest Bearing Checking and Money Market Savings Accounts:

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be computed on a simple interest, three hundred sixty-five (365) day basis (three hundred sixty-six (366) day basis during leap years). Interest will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Regular Savings Accounts:

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily using a three hundred sixty-five (365) day basis. Interest will be credited to your account on a quarterly basis. If you close your account before interest is credited, you will not receive the accrued interest.

Public Funds Account:

The information shown above is in effect for public funds accounts held by government entities except that public funds accounts earn simple interest based on a three hundred sixty (360) day year.

ELECTRONIC SERVICES

| | |
|------------------------------------|----------------------|
| Electronic Data Interchange | As quoted |
| Onsite Banker Plus | |
| Includes 2 accounts | \$20.00 per month |
| Each additional account | \$5.00 per month |
| Per item fee | |
| First 200 items | \$0.05 each |
| Items 201-1,000 | \$0.04 each |
| Items 1,001+ | \$0.03 each |
| ACH Origination | \$20.00 per month |
| Transmission/batch fee | \$8.00 each |
| Per item fee | |
| First 100 items | \$0.25 each |
| Items 101-500 | \$0.20 each |
| Items 501-1,000 | \$0.15 each |
| Items 1,001+ | \$0.10 each |
| Returned item | \$12.00 each |
| Reversals | \$15.00 each |
| Installation or training | Current hourly rate |
| Online Stop payment orders | \$18.00 each |
| Online Wire transfer orders | |
| Domestic | \$30.00 per transfer |
| International | \$40.00 per transfer |

Positive Pay

| | |
|--------------------|-------------------------------|
| ACH Positive Pay | \$30.00 per account per month |
| ACH Debit Block | \$5.00 per account per month |
| Check Block | \$5.00 per account per month |
| Check Positive Pay | \$60.00 per account per month |
| Per item fee: | \$0.05 per item |

RemitONE Electronic Tax Payments

| | |
|--------------------------|---------------------|
| | \$3.00 each |
| Fax or mail confirmation | \$1.00 each |
| Quarterly Report | \$24.00 per quarter |

StarConnect Plus™ Online Banking

| | |
|---------------------|--|
| Basic Service | No Charge |
| Bill Pay | \$9.95 per month for up to 20 payments |
| Additional Payments | \$0.40 each |
| Mobile Deposit | \$0.50 per deposited item |

ACCOUNT ANALYSIS AND BUSINESS STAR PLANS

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|--|--|
| ACH Debit/Credit Received | \$0.20 per item |
| Account Reconciliation | |
| Full reconciliation | \$65.00 per month plus \$0.15 per item |
| Partial reconciliation | \$45.00 per month plus \$0.10 per item |
| Checks and Debits Paid | \$0.20 per item |
| Checks Deposited | \$0.15 per item |
| Coin/Currency Deposited | \$2.00 per \$1,000 |
| Coin Furnished | \$0.10 per roll |
| Currency Furnished | \$1.30 per \$1,000 |
| Deposit Insurance | Percent set by Bank |
| Deposit Ticket Charge | \$1.40 per deposit |
| Resubmitted Returned Deposited Item | \$3.00 per item |
| Subject to Prior Agreement | |
| Returned Deposited Item Fax Notice | \$3.00 per item |
| Zero Balance Account | |
| Master Account | \$10.00 per month |
| Sub Account | \$15.00 per month |

MISCELLANEOUS FEES

| | |
|---|--|
| Cashier's Checks | \$10.00 each |
| Check Printing | Price varies. Tax and delivery charge may apply. |
| Copy of Paid Check | \$3.00 per item |
| Two free check copies provided per statement cycle. Subject to a research fee when warranted. | |
| Counter Checks | \$1.00 each |
| Foreign Currency and Drafts | Price varies |
| Legal Process | up to \$100.00 per process |
| Research | \$30.00 per hour One hour minimum |
| Stamp Medallion | \$10.00 per transaction |
| Stop Payment (initial or renewal) | \$30.00 per item or range of items |
| Verification of Deposit | \$10.00 each |

WIRE TRANSFERS

| | |
|--------------------------------|----------------------|
| Incoming Wire Transfers | \$15.00 per transfer |
| Outgoing Wire Transfers | |
| Domestic | \$40.00 per transfer |
| International | \$50.00 per transfer |

ACCOUNT STATEMENT

| | |
|---|---|
| Copy of Account Statement | \$5.00 each |
| Subject to a research fee when warranted. | |
| Image Statement | \$2.00 per statement cycle for each account |
| Not available for all account types. | |
| Instant Statement | \$2.00 per request |
| Special Statement | \$4.00 per request |
| Check Image Commercial DVD | \$50.00 per month |
| Duplicate DVD | \$50.00 |
| Per-image fee | \$0.04 |

COLLECTION AND EXCHANGE

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|------------------------------|--------------------------------|
| Bills of Lading | \$40.00 each Plus wire fees |
| Coin Bag Verification | \$6.00 per bag |
| Collections | \$25.00 per item |
| Coupon Collections | \$30.00 per envelope |
| Documentary Drafts | \$25.00 per item |
| Promissory Notes | \$40.00 per item |

MONEY SERVICES BUSINESS

| | |
|---------------------------------------|----------|
| Non-refundable Application Fee | \$125.00 |
| Monthly Maintenance Fee | \$250.00 |

ATM/DEBIT CARD

The fees below are charged by Westamerica Bank. Merchants, ATM owners, processing networks, and other parties may assess additional fees.

| | |
|-----------------------------------|--|
| International Transactions | 3% of the U.S. dollar transaction amount |
|-----------------------------------|--|

This fee applies to each transaction denominated in U.S. Dollars or foreign currency that is identified by the processing network as being conducted outside the United States. This fee may also apply if an internet transaction is made in the United States but with a merchant who processes the transaction outside the United States. Network ATM Fees may also apply if the transaction is performed at an ATM.

| | |
|-------------------------------|---------------------|
| Mini-statement | \$1.00 per request |
| Card Replacement Fee | \$5.00 per request |
| Expedited Delivery Fee | \$25.00 per request |

Network ATM Fee

For use of any non-Westamerica ATM, which is an ATM that does not prominently display the Westamerica Bank name and logo. We impose a fee for each balance inquiry or withdrawal processed, which means, for example, if you use a non-Westamerica ATM to check your balance prior to withdrawing cash, we may charge you both a balance inquiry fee and a withdrawal fee.

| | |
|-----------------|-----------------------|
| Withdrawal | \$2.50 per withdrawal |
| Balance Inquiry | \$2.00 per inquiry |

NIGHT DEPOSITORY

| | |
|--------------------------|------------------|
| Annual Fee | \$20.00 per year |
| Additional Keys | \$5.00 per key |
| Key Replacement | \$10.00 per key |
| Tamper Tight Bags | As quoted |

OVERDRAFT AND INSUFFICIENT FUNDS

Overdraft Fees \$35.00 per paid transaction

We impose Overdraft Fees each time we pay a transaction presented against insufficient available funds in your account.

Insufficient Funds Fees \$35.00 per returned transaction

We impose Insufficient Funds (NSF) Fees each time we return a transaction presented against insufficient available funds in your account.

Maximum Daily Fees

For non-analyzed accounts, the maximum combined Overdraft and NSF Fees charged each business day to an account will be \$350. For analyzed accounts, including Account Analysis and Business Star plans, there is no maximum fee charged per day.

Linked Overdraft Protection \$12.00 per transfer

For each automatic transfer of available funds from a linked account to cover one or more transactions presented against insufficient available funds in your account, we will impose a Linked Overdraft Protection (LOP) transfer fee. You must separately enroll to activate this service.

How Fees Are Imposed

Transactions for which Overdraft Fees, NSF Fees, and LOP transfer fees may apply include, but are not limited to, checks, ACH debits, ATM withdrawals, and ATM or Debit Card payments and purchases. We will not charge Overdraft, NSF, or LOP fees:

- to non-analyzed accounts when the insufficient available funds amount does not exceed \$2.00;
- for re-presented checks that we pay or return when the check is re-presented within one year of previously being returned due to insufficient funds, provided we are able to identify the previous presentment by matching check number and dollar amount;
- for re-presented ACH debit transactions that we pay or return when the ACH debit is re-presented with a description of "RETRY PYMT" or "REDEPCHECK";
- for ATM or Debit Card transactions when there were sufficient available funds at the time we authorized the transaction.

SAFE DEPOSIT BOXES

| BOX SIZE | RENT PER YEAR |
|--|--------------------------|
| 2" x 3" • 2" x 5" • 3" x 5" (personal size) | \$45.00 |
| 4" x 5" | \$50.00 |
| 2" x 10" • 5" x 5" | \$60.00 |
| 3" x 10" | \$70.00 |
| 4" x 10" | \$80.00 |
| 5" x 10" • 6" x 8" | \$95.00 |
| 6" x 10" • 7" x 10" | \$100.00 |
| 8" x 10" | \$120.00 |
| 9" x 10" | \$130.00 |
| 10" x 10" | \$150.00 |
| 15" x 10" • 16" x 10" | \$210.00 |
| 15" x 15" • 16" x 16" | \$260.00 |
| 20" x 18" • 24" x 15" | \$410.00 |
| Special Locker | \$810.00 |
| Key Deposit (2 keys) | \$20.00 |
| Safe Deposit Box Drilling Fee | \$200.00 per instance |

A late fee of \$10.00 will be charged if rental payment is 30 or more days past due. A linked checking or savings account is required for all safe deposit box rentals. Rent may be discounted for certain account types. You must request your safe deposit box be linked to an eligible account to receive the discount. We may not automatically link accounts. Discounts cannot be combined. Box rentals subject to availability and acceptance of additional terms and conditions.



Your Community Banker™

For further information, please contact your local Westamerica Community Banker, visit us online at westamerica.com, or call Customer Service toll-free at 1-800-848-1088. Hearing impaired customers may use TDDs to contact us toll-free at 1-800-TDD-1088.



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